

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

RE: NOTICE OF ACCOUNT CLOSURE - 120 DAYS PAST DUE

Account Number: [Account Number]

Dear [Customer Name],

This letter serves as formal notification that your account with [Company Name] has been closed effective [Date]. Our records indicate that your balance of \$[Amount] is now 120 days past due.

Despite previous attempts to contact you regarding your overdue balance, we have not received the required payment or a proposal for a payment plan. As a result of this extended delinquency, we have terminated your credit privileges and closed the account.

Please be advised of the following:

- **Debt Status:** Your total outstanding balance of \$[Amount] is due immediately.
- **Credit Reporting:** The delinquent status of this account and its subsequent closure may be reported to national credit bureaus, which may impact your credit score.
- **Further Action:** If payment is not received by [Deadline Date], your account may be transferred to a third-party collection agency or referred for legal action.

To prevent further escalation, please remit the full balance via [Payment Method] or contact our Collections Department immediately at [Phone Number] to discuss any remaining options.

If you have already sent your payment, please disregard this notice.

Sincerely,

[Sender Name]

[Title]

[Company Name]